

**ASSOCIATED RECOVERY SYSTEMS**  
A DIVISION OF ARS NATIONAL SERVICES, INC.  
P.O. BOX 469046  
ESCONDIDO, CA 92046-9046  
(888) 319-0986 FAX: (866) 422-0765  
[www.PayARS.com](http://www.PayARS.com)

**May 3, 2007**

7259 - 10751

RAYMOND C MEYER  
2680 BAYSHORE PKWY STE 211  
MOUNTAIN VIEW CA 94043-1019

## ACCOUNT IDENTIFICATION

Re: Citibank  
Account: 4428135004964623  
ARS Acct No: 11480931  
Balance: \$9120.02

## TAX SEASON OFFER

## Take advantage of your tax refund and pay off your debt once and for all!

Our client, Citibank, has authorized Associated Recovery Systems to accept \$5928.01 as settlement in full of the above-referenced account. To take advantage of this offer, your payment must reach this office by 05-23-2007.

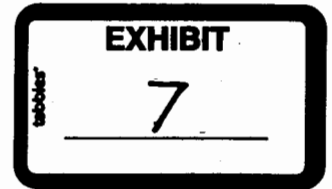
Upon receipt of cleared funds, Associated Recovery Systems and our client will consider this account settled in full. We will issue a release letter stating this account is settled in full with no further obligation due. Our client is required to file form 1099C with the IRS for any debt forgiveness of \$600.00 or more. Please consult your tax advisor if you have questions.

To ensure the settlement is received by the indicated due date, Associated Recovery Systems offers "Quick Check" by phone, Western Union "Quick Collect" (Code City: Ambridge, CA), Moneygram "Express Payment" (Receive Code: 2471), or you can make your payment online at [www.PayARS.com](http://www.PayARS.com).

Contact the representative below at (888) 319-0986. Our office hours are Monday through Friday, 6:30 a.m. - 8:00 p.m. (Pacific Time).

Sincerely,

**William Lim**  
**Account Representative**



**THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

(SEE REVERSE SIDE FOR IMPORTANT INFORMATION)

**-Detach And Return With Payment-**

CB665 - 11480931  
Account: 4428135004964623

**Print address/phone changes below  
or call (888) 319-0986.**

Amount Enclosed: \$

HOME: ( ) \_\_\_\_\_  
WORK: ( ) \_\_\_\_\_

Enclosing this coupon with your payment will expedite credit to your account.

**NOTICE OF ELECTRONIC CHECK PROCESSING:**

We reserve the right to process checks electronically by transmitting the routing, account, and check number to the bank. By submitting a check, you authorize us to initiate an electronic debit from your account. A returned check may be collected electronically if it is returned for insufficient funds.

**Make your check or money order payable to:**

**CITIBANK**  
**PO BOX 469100**  
**ESCONDIDO, CA 92046-9100**



**IF YOU LIVE IN CALIFORNIA THIS APPLIES TO YOU**

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

**IF YOU LIVE IN COLORADO THIS APPLIES TO YOU**

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [WWW.AGO.STATE.CO.US/CADC/CADCMAIN.CFM](http://WWW.AGO.STATE.CO.US/CADC/CADCMAIN.CFM)

**IF YOU LIVE IN MASSACHUSETTS THIS APPLIES TO YOU**

Massachusetts address: 15 Union Street, Lawrence, MA.01840

NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTION AGENCY.

**IF YOU LIVE IN MINNESOTA THIS APPLIES TO YOU**

THIS COLLECTION AGENCY IS LICENSED BY THE MINNESOTA DEPARTMENT OF COMMERCE.

**IF YOU LIVE IN NEW YORK THIS APPLIES TO YOU**

New York City Department of Consumer Affairs License numbers 1020790, 1164236, 1239505, 1239507.

**IF YOU LIVE IN TENNESSEE THIS APPLIES TO YOU**

This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. [201 W. Grand Ave., Escondido, CA 92046]

**IF YOU LIVE IN WASHINGTON THIS APPLIES TO YOU**

ARS National Services, Inc, 201 W. Grand Ave., Escondido, CA 92025, License #601 722 831.

**IF YOU LIVE IN NORTH CAROLINA THIS APPLIES TO YOU**

ARS National Services Inc., 201 West Grand Ave., Escondido CA 92025, Permit #'s 4234, 4235, 4236, 4237